EXHIBIT "B"

Page: 11 of 27

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THE TAXABLE BUTCHES ON TO ACT CHARLES SINANCE CHARLES	TWITE ARBITRATION PROVISION
RETAIL INSTALLMENT SALE CONTRACT - SIMPLE FINANCE CHARGE Case 1:20-cv-00361-NONE_JLT Document 1-3 File	A 4 4 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
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(3SE 70-CV-0036 -NONE- 1 100011111 1-3 ENE	0 U3/U9/2U. PAOP 2 OLAGOSOS

Buyer Name and Address (Including County and Zip Code) MOREA P SPECIAL 11717 KENSETH ST MAKERSFIELD CA 93312 1588	Co-Buyer Name and Address (including County and Zip Code) LRISTOPHEN C HATL 11717 KENSETH ST SAKERSFIELD CA 93312 KERN CO-Buyer Name and Address Seller-Creditor (Name and Address) RAYERSFIELD CARYFLER JEEF 3191 CATTLE DRIVE BAKERSFIELD CA 93313 KERN	
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You, the Buyer (and Co-Buyer, if any), may buy the vehicle below for cash or on credit. By signing this contract, you choose to buy the vehicle on credit under the agreements on the front and back of this contract. You agree to pay the Seller - Creditor (sometimes "we" or "us" in this contract) the Amount Finance and Finance Charge in U.S. funds according to the payment schedule below. We will figure your finance charge on a daily basis. The Truth-In-Lending Disclosures below are part of this contract.

New Used	Year	Make and Model	Odometer	Vehicle Identification Number	Primary Use For Which Purchased Personal, family or household unless
		WED MEANTLER HILL	5139)	104hJW0GXF L55423Ø	otherwise indicated below. business: or commercial.

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CHARG The dolla amount th credit wi cost you	E Finan The amo ne credit pro to you on your t	ced bunt of evided - t or behalf.	Payme The amou will have pa you have m payment schedu	nts nt you lid after leade all s as led.	Total Sale Price Price The total cost of your purchase on credit, including your down payment of 32612.00 is
s 984.	L1 (e) \$ _8968	たり(e)	\$ 993%		32544.16 (e)
	E:			(e) :	means an estimate
		ayments:		When Pay	ments Are Due:
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A	M/A	` 	N/A	-	
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	. NZA		N/A	<u> </u>	· · · · · · · · · · · · · · · · · · ·
	265,92		เบต		5/2 5/2021
	FINANC CHARG The dolls amount is credit wi cost you \$ 964.1 HEDULE WILL E ments:	FINANCE CHARGE The dollar amount the credit will cost you. S 984.11 (e) \$ 8965 HEDULE WILL BE: ments: Amount of F A N/A A N/A A N/A A N/A	FINANCE CHARGE The dollar amount the credit will cost you. S 964.11 (e) \$ 966.02 HEDULE WILL BE: A N/A A N/A A N/A A N/A A N/A A N/A	FINANCE CHARGE CHARGE The dollar amount the credit provided to you or cost you. S 964.11 (e) \$ 8968.05(e) \$ 9932 HEDULE WILL BE: ments: Amount of Payments: A N/A N/A N/A A N/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M/A M/A	The dollar amount the credit will cost you. S 984.11 (e) \$ 9965.05(e) \$ 9932.16(e)

EEDERAL TRUTH-IN-I ENDING DISCLOSURES

Late Charge. If payment is not received in full within 10 days after it is due, you will pay a late charge of 5% of the part of Prepayment. If you pay early, you may be charged a minimum finance charge. Security Interest. You are giving a security interest in the vehicle being purchased.

Additional Information: See this contract for more information including information about nonpayment, detault, any required repayment in full before

the scheduled date, minimum linance charges, and security interest.

T E	IVI Z	ATION OF THE AMOUNT FINANCED (Seller ma	y keep part of the amo	ents paid to o	others.)
1.	Tot	al Cash Price	,	•	SATTON AND (N)
	A.	Cash Price of Motor Vehicle and Accessories	,	4	14500 . 09 (A)
		Cash Price Vehicle	4	<u> </u>	. <u>2007</u> 4.7A
		2. Cash Price Accessories	*	·	<u> </u>
		3. Other (Nontaxable)	·	n ŝ	₹/A
		Describe N/A			<u>√A</u> √A:
		Describe A/A			<u> </u>
	8.	Document Processing Charge (not a governmen		\$	N/A (C)
	C.	Emissions Testing Charge (not a governmental for	ee)	\$	(0)
	D.			ē.	N/A (PI)
		1. (paid to)	:		%/A (D2)
		2. (paid to) (N/A)			N <u>/ A</u> (D3). ✓
		3. (paid to) N/A	-		: <u> </u>
	E.	(Optional) Surface Protection Product(s)		¢	<u>₩/A</u> (E1)
		1. (paid to) 11/A	!		1 1/a (E2)
		2. (paid to) N/A		\$	N/A (F)
	F.	EV Charging Station (paid to)		Ψ \$	25017 775 (G)
	G.			Ψ	
	Н.			\$	26 /2/3 (H)
		(not a governmental fee) (paid to)속당한다.			

STATEMENT OF INSURANCE

NOTICE. No person is required as a condition of financing
the purchase of a motor vehicle to purchase or negotiate any
insurance through a particular insurance company, agent or
broker. You are not required to buy any other insurance to
obtain credit. Your decision to buy or not buy other insurance
will got be a feeter in the gradit approval process. will not be a factor in the credit approval process.

Vehicle Insurance				
	Term	Premium		
s N/A Ded. Comp., Fire & Theft	N/A Mos.			
S NE/A Ded. Collision				
Bodily Injury \$_N/A Limits	N <u>/A</u> Mos.	\$_N/A		
Property Damage \$ N/A Limits	, M <u>/A</u> , Mos.	\$_N/A		
	M/A Mos.	\$ N/A		
N/A	NZA Mos.	\$_N/A		
Total Vehicle Insurance Premiums		<u>s n/a</u>		
UNLESS: A CHARGE IS INCLUDED I PUBLIC LIABILITY OR PROPERTY DAM FOR SUCH COVERAGE IS NOT PROVID	age insuran	ice. Payment		
You may buy the physical damage insurance this contract requires (see back) from anyone you choose who is acceptable to us. You are not required to buy any other insurance to obtain credit.				
Burer X MOND SO				

OPTIONAL DEBT CANCELLATION AGREEMENT. A debt cancellation agreement is not required to obtain credit and will not be provided unless you sign below and agree to pay the extra charge. If you choose to buy debt concellation, the charge is shown in item 1K of the Itemization of Amount Financed. See your debt cancellation agreement for details on the terms and conditions it provides. It is a part of this contract.

Term N/AMos.	N/A
101111 127 1 141001	Debt Cancellation Agreement

I want to buy a debt cancellation agreement.

Buyer Signs X _

Co-Buyer X Seller X

OPTIONAL SERVICE CONTRACT(S) You want to purchase the service contract(s) written with the following

charge(s) shown in item 11.
II CompanyCHRYSLER (MODAR)
Term 60 Mos. or 60000 Miles
Term 60 Mos. or 60000 Miles 12 CompanyCHRYSI FR (MOPAR)
Term 60 Mos. or QQQQQ Miles
I3 CompanyN/A
Term N/E Mos. or N/A Miles
I4 CompanyN / A
Term M/A Mos. or N/A Miles
I5 Company 1/A
Term MAL Mos. for SI/A Miles
Buyer X MILA ALL ALL ALL ALL ALL ALL ALL ALL ALL
Triada In Vahiolo(c)

02/17/2020 9:01 AM

	1. (paid to) <u>CMPYSEEP 7MOYAP</u>)	\$_	<u> </u>		
	2. (paid to) CHRYSIES (MORAR)	\$_	<u> ৭০১ সেম</u> (12)		
	3. (paid to)\(\hat{\beta}\)	\$_	<u> </u>		
	4. (paid to) 	\$_	<u> </u>		
	5. (paid to) 12/24	\$_	<u>№ / & _</u> (I5)		
	J. Prior Credit or Lease Balance (e) paid by Seller to		·		
	Vehicle 1 1/4 Vehicle 2 1/4	\$_	(J)		
	(see downpayment and trade-in calculation)		·		
	K. (Optional) Debt Cancellation Agreement	\$_	<u>51/A_</u> (K)		
	L. (Optional) Used Vehicle Contract Cancellation Option Agreement	*- \$ _	<u> </u>	١.,	
	M. Other (paid to) M/A	\$_	(M)		
	Forbi / A				-
	N. Other (paid to)	\$_	41/A (N)		
	For V/A				
1	Total Cash Price (A through N)		\$41211 25	_ (1),	1
-	2. Amounts Paid to Public Officials			,	
ļ	A. Vehicle License FeesESTIMATED	\$_	224 max (A)	Se.	ŀ
	B. Registration/Transfer/Titling FeesESTIMATED	\$_	<u> 197 GG</u> (B)	٠.	
1	C. California Tire Fees	\$_	13/A (C)		
	D. Otheth./A.	\$_	(D)	(2)	
	Total Official Fees (A through D)	-1	\$ <u>361.29</u>	_ (~)	L
•	the second secon				

Year 2051 7 Make EDER T	D. K.A.
Model	meter <u>7.46.0</u>
VIN TELEMOTOR EBERGE	
a. Agreed Value of Property	\$ <u>````````````````````````````````````</u>
b. Buyer/Cc-Buyer Retained Trade Equity	· S
c. Agreed Value of Property	
Being Traded-In (a-b)	\$ 3867 50
d. Prior Credit or Lease Balance	\$ 5300 35
e. Net Trade-In (c-d) (must be ≥ 0	,
for buyer/co-buyer to retain equity)	\$2512,66
2. Venicle 2	
Year ALLA Make MAKE	
Model	meter <u>k/A</u>
VINNIA	
a. Agreed Value of Property	\$
a. Agreed value of Freperty	
b. Buyer/Co-Buyer Retained Trade Equity	
b. Buyer/Co-Buyer Retained Trade Equity	\$ 25.76
b. Buyer/Co-Buyer Retained Trade Equity c. Agreed Value of Property	\$ \$ \$3.74
b. Buyer/Co-Buyer Retained Trade Equity c. Agreed Value of Property Being Traded-In (a-b)	\$ <u>\$ 12.74</u>

(Total premiums from Statement of Insurance) 4: State Emissions Certification Fee (Insurance) 5: Subtotal (1 through 4) 6: Total Downpayment A. Total Agreed Value of Property Being Traded-in (see Trade-in Vehicle(s)): Vehicle 1 \$ 100 Price Out 1	Filed B/D9/2/Agreed/Aluezof/Property
4. ☐ State Emissions Certification Cer of O State Emission Exemption recocument 1-3 5. Subtotal (1 through 4) 6. Total Downpayment A. Total Agreed Value of Property Being Tracked-in (see Tracke-In Vehicle(s)): Vehicle 1 \$ 12.23.20 20 20 40 40 40 40 40 40 40 40 40 40 40 40 40	10 10 Total Agreed Value of Property
6. Total Downpayment A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$	
6. Total Downpayment A. Total Agreed Value of Property Being Traded-In (see Trade-In Vehicle(s)): Vehicle 1 \$	being traded-in (10+20).
Vehicle 2 S	Total Prior Credit or Lease
Vehicle 2 S	Balance (1d+2d) \$ 5300
	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
B. Total Less Prior Credit or Lease Balance (e)	14 Con item no one is
Vehicle 1 \$ 5000 775 Vehicle 2 \$	·/
C. Total Net Trade-In (A-B) (indicate if negative number)	OPTION: You pay no finance charge
Mobicio 1 C in a significant control of the control	" Amount Financed, item 7, is paid in full
D. Deferred Downpayment Payable to Seller	before Year
E. Manufacturer's Rebate	SELLENS INITIALS
F. Others	Agreement to Arbitrate: By signing below you agree that
G Caph Coch Formal Of the	Agreement to Arbitrate: By signing below, you agree that, to the Arbitration Provision on the reverse side of this continuous may elect to resolve any district.
Total Downneyment (C through C)	and not by a round action. Soo the A-Market South
(If negative, enter zero on line 6 and enter the amount less than zero as a positive number on line 1J above)	Information concerning the agreement (b) arbitrate Buyer Signs X
	Buyer Signs X PART A LITTLE TO
Φ <u>πίστ</u>	Co-Briver Signs Y
Trade-In Payoff Agreement: Seller relied on information from you and/or the lienholder or lessor of your trade-in Balance in Trade-In Vehicle(s). You understand that the amount quoted is an estimate.	vehicle(s) to arrive at the parell amount to
Balance in Trade in Vehicle(s). You understand that the amount quoted is an estimate.	To more for the active at the payon amount shown as the Prior Credit or I
Seller agrees to pay the payoff amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s) to the payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-In Vehicle(s), you	Flanholder or league of the facility in the facility
payoff amount is more than the amount shown as the Prior Credit or Lease Balance in Trade-in Vehicle(s), you less than the amount shown as the Prior Credit or Lease Balance in Trade-in Vehicle(s), you taked in the Prior Credit or Lease Balance in Trade-in Vehicle(s), Setter will return in your	must pay the Seller the excess on demand. If the actual never
less than the amount shown as the Prior Credit or Lease Balance in Trade-in Vehicle(s), you stated in the "NOTICE" on the back of this contract any assignee of this contract will not be obligated to pay the	any overage Seller receives from your prior lienholder or lesson. Evan
Riston Countries V II Will Date to the second	. The proof of Lagge Deleting SHOWI III Happerin Venicials of any m
Duyer Signature X State	ature X Au Hal
If this contract reflects the vetall cole at a new AUTO BROKER FEE DISCLOSU	JRE.
If this contract reflects the retail sale of a new motor vehicle, the sale is not subject to a fee received	d by an autobroker from us unless the following hav is about
☐ Name of autobroker receiving fee, if applicable:	The contract of the longwing box is thete
HOW THE CONTRACT CAN	
HOW THIS CONTRACT CAN BE CHANGED. This contract contains the entire agreement between you a writing and both you and we must sign it. No oral changes are binding.	and us relating to this contract. Any change to the contract
distant Company V 1999 1999 1990 1990 1990 1990 1990 19	61 (mar 1 / 3) .
Co-Buver Signs X	City Butter
SELLER'S RIGHT TO CANCEL If Buyer and Co-Buyer sign here, the provisions of the Seller's Right to Cancel section instruction will apply.	n on the back giving the Seller the right to cancel if Seller is unable to
this contract to a financial institution will apply. Buyer X Co Buyer X Co Buyer X	21-11
Co Buyer X	
THE MINIMUM PUBLIC LIABILITY INSURANCE LIMITS PROVIDED IN LAW MUST BE MET BY EVERY PERSONDLY OUR CURRENT INSURANCE POLICY WILL COVER YOUR NEWLY ACQUIRED VEHICLE IN THE EVENT OF AN	ON WHO PURCHASES A VEHICLE IE YOU ARE UNGLIDE INJUSTICE
38/42/1/4/5/8/2	
THE PARKET HAT BLY MAY MAY CAUCH CALL TOOM DESCRIPTION OF THE PARKET OF	
PERLEN, BURREVER, INCHES BIREPRINE CORPERED THE AMERICAN MAN AND ALL INCIDENT	YOU THROUGH YOUR INSURANCE AGENT OR THROUGH THE SELL
FOR ADVICE ON FULL COVERAGE THAT WILL PROTECT YOU IN THE EVENT OF LOSS OR CAMAGE TO YOUR V THE BUYER SHALL SIGN TO ACKNOWLEDGE THAT HE/SHE UNDERSTANDS THESE PUBLIC LIABILITY TERMS	EHICLE, YOU SHOULD CONTACT YOUR INSURANCE AGENT.
SISX WILLIAM KONO K	AND DIRECTIONS.
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	ces to be filled in. (2) You are entitled to a completely filled
Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank space	
Notice to buyer: (1) Do not sign this agreement before you read it or if it contains any blank spaceopy of this agreement. (3) You can prepay the full amount due under this agreement at any time and the tribing agreement, the vehicle may be repossessed and you may be subject to get and lightly	ne. (4) If you default in the performance of your obligation
inder this agreement, the vehicle may be repossessed and you may be subject to suit and liability you have a complaint concerning this cale you should be be able to the suit and liability or the suit and liability of the suit	by for the unpaid indebtedness evidenced by this agreement
Inder this agreement, the vehicle may be repossessed and you may be subject to suit and liability you have a complaint concerning this sale, you should try to resolve it with the seller.	ty for the unpaid indebtedness evidenced by this agreement
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Inder this agreement, the vehicle may be repossessed and you may be subject to suit and liability out have a complaint concerning this sale, you should try to resolve it with the seller. Complaints concerning unfair or deceptive practices or methods by the seller may be referred to the city attorney, the district attorney, the contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You seller to make a unitalerat change. Let this contract is signed, the seller may not change the financing or payment terms unless you agree in writing to the change. You seller to make a unitalerat change. Let the Annual Percentage Rate may be negotiable with the Seller and retain its right to receive a part of the Finance Charge. THERE IS NO COOLING-OFF PERIOD UNLESS YOU OBTAIN A CONTRACT CANCELLATIO California law does not provide for a "cooling-off" or other cancellation period for wehicle sales. Therefore, you cannot later cancellation also does not provide for a "cooling-off" or other cancellation period for wehicle sales. Therefore, you cannot later cancellation also contract with the agreement of the seller to rior legal cause, such as fraud. However, California law does offer a two-day contract cancellation option on used vehicles with a purchase price of the sten torty thousand dollars (\$40,0) entain statutory conditions. This contract cancellation option on used vehicles with a purchase price of the sten torty thousand dollars (\$40,0).	by for the unpaid indebtedness evidenced by this agreement by for the unpaid indebtedness evidenced by this agreement of the unpaid indebtedness evidenced by this agreement or an investigator for the Department of Motor Vehicles, or any combination there are under the practice of the page to any change, and it is an unfair or deceptive practice of the contract of the second of the contract of th
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02/17/2020 12:17PM (GMT-05:00)